

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NORTH DAKOTA**

In re:)	Bky. Case No. 24-30287
)	Chapter 7
Marcus Wayne Hanson,)	
Kathryn Brooke Hanson,)	NOTICE AND MOTION
)	FOR APPROVAL OF
Debtors.)	SETTLEMENT AGREEMENT
_____)	

Gene W. Doeling, the bankruptcy trustee in this case, respectfully requests that the Court approve a Settlement Agreement entered into with the Debtors, dated October 25, 2024. The Settlement Agreement, in essential part, provides as follows:

In the debtors' bankruptcy schedules, they scheduled cash of \$2,000, a Bell Bank checking account with \$10.24, and three Border Bank checking accounts, one with a value of \$1,307.04, one unknown value, and the third account having a scheduled balance of \$525.48. The debtors exempted the cash and bank balances under Minn. Stat. § 550.37 subd. 13 claiming an exemption of 100% of fair market value, up to any applicable statutory limit in the cash and all of the scheduled bank accounts.

The trustee timely filed an objection to the debtors' exemption claims under Minn. Stat. § 550.37 subd. 13 in the bank balances and cash.

The bank balances in three of the Border Bank accounts was either zero or negative on the date of filing. The Bell Bank account scheduled had an actual account balance of \$841.92 on the date of filing. The debtors also had an unscheduled Bell Bank account with a balance of \$2,194.05 on the date of filing. Both account balances were from wages deposited within 20 days of the bankruptcy filing.

The parties have agreed that the debtors' exemption claims would be limited to 75% of the bank balances, leaving \$758.99 of nonexempt value in the bank balances. The parties further agreed that the cash on hand is not from wages and is not exempt. The debtors have paid the bankruptcy estate the sum of \$2,758.99 to settle the trustee's objections to the exemption claims in the bank balances and cash.

The debtors list real estate located at 10160 Concord Dr., Horace, North Dakota claimed as their homestead with a scheduled value of \$479,000, subject to a mortgage owed to Border Bank in the scheduled amount of \$74,356. The debtors claimed the property as exempt using the Minnesota homestead exemption, Minn. Stat. §§ 510.01, 510.02, claiming 100% of the fair market value of the house, up to any applicable statutory limit. The trustee timely filed an objection alleging that the debtors' homestead exemption is limited by 11 U.S.C. § 522(p)(1) to \$189,050 because the debtors acquired this property during the 1215-day period preceding the date of the filing of their bankruptcy petition. The parties have agreed that the exemption limitation under 11 U.S.C. § 522(p)(1) applies, and that each debtor is entitled to the \$189,050 exemption for a total exemption claim of \$378,100 in the real estate.

A copy of the Settlement Agreement may be obtained by contacting the bankruptcy trustee. The bankruptcy estate will not incur a tax consequence as a result of this transaction.

NOTICE OF MOTION: Your rights may be affected in this action. You should read these papers carefully and discuss the matters with your attorney if you have one. Any objections to this motion must be made within 21 days of this date with an original filed with the Clerk of Bankruptcy Court and copies served upon the Bankruptcy Trustee and United States Trustee at the addresses stated below. Failure to timely respond to this motion will be deemed a waiver of any objections and the Court will grant such relief as it deems appropriate.

Clerk, U.S. Bankruptcy Court
Quentin N. Burdick U.S. Courthouse
655 First Ave. N. – Suite 210
Fargo, ND 58107-4932

United States Trustee
300 S. 4th Street
Suite 1015
Minneapolis, MN 55415

Trustee
(See
address
below)

DATED: October 28, 2024

/s/ Gene W. Doeling
Bankruptcy Trustee
P.O. Box 9231
Fargo, ND 58106
(701) 232-8757

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NORTH DAKOTA

IN RE:

MARCUS WAYNE HANSON
KATHRYN BROOKE HANSON

CASE NO: 24-30287

**DECLARATION OF MAILING
CERTIFICATE OF SERVICE**

Chapter: 7

On 10/28/2024, I did cause a copy of the following documents, described below,
Notice and Motion for Approval of Settlement Agreement

to be served for delivery by the United States Postal Service, via First Class United States Mail, postage prepaid, with sufficient postage thereon to the parties listed on the mailing list exhibit, a copy of which is attached hereto and incorporated as if fully set forth herein.

I caused these documents to be served by utilizing the services of BK Attorney Services, LLC d/b/a certificateofservice.com, an Approved Bankruptcy Notice Provider authorized by the United States Courts Administrative Office, pursuant to Fed.R.Bankr.P. 9001(9) and 2002(g)(4). A copy of the declaration of service is attached hereto and incorporated as if fully set forth herein.

Parties who are participants in the Courts Electronic Noticing System ("NEF"), if any, were denoted as having been served electronically with the documents described herein per the ECF/PACER system.

DATED: 10/28/2024

/s/ Gene W. Doeling
Gene W. Doeling 05078
Bankruptcy Trustee
Kaler Doeling, PLLP
3429 Interstate Blvd. S.
Fargo, ND 58103
701 232 8757
heather@kaler-doeling.com

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NORTH DAKOTA

IN RE:

MARCUS WAYNE HANSON
KATHRYN BROOKE HANSON

CASE NO: 24-30287

**CERTIFICATE OF SERVICE
DECLARATION OF MAILING**

Chapter: 7

On 10/28/2024, a copy of the following documents, described below,
Notice and Motion for Approval of Settlement Agreement

were deposited for delivery by the United States Postal Service, via First Class United States Mail, postage prepaid, with sufficient postage thereon to the parties listed on the mailing list exhibit, a copy of which is attached hereto and incorporated as if fully set forth herein.

The undersigned does hereby declare under penalty of perjury of the laws of the United States that I have served the above referenced document(s) on the mailing list attached hereto in the manner shown and prepared the Declaration of Certificate of Service and that it is true and correct to the best of my knowledge, information, and belief.

DATED: 10/28/2024



Miles Wood
BK Attorney Services, LLC
d/b/a certificateofservice.com, for
Gene W. Doeling
Kaler Doeling, PLLP
3429 Interstate Blvd. S.
Fargo, ND 58103

CASE INFO

LABEL MATRIX FOR LOCAL NOTICING	ALLY BANK CO AIS PORTFOLIO SERVICES	AMERICAN EXPRESS NATIONAL BANK
NCRS ADDRESS DOWNLOAD	LLC	CO ZWICKER ASSOCIATES PC
CASE 24-30287	4515 N SANTA FE AVE DEPT APS	PO BOX 9043
DISTRICT OF NORTH DAKOTA	OKLAHOMA CITY OK 73118-7901	ANDOVER MA 01810-0943
MON OCT 28 9-58-21 PST 2024		

EXCLUDE	EXCLUDE	EXCLUDE
(U) BORDER BANK	(U) FIFTH THIRD BANK NA	US BANKRUPTCY COURT
		655 1ST AVENUE NORTH SUITE 210
		FARGO ND 58102 4932

ABST LAW	ACE HARDWARE	ACE RENTAL
PO BOX 10247	PO BOX 577	118 MAIN AVE N
FARGO ND 58106-0247	THIEF RIVER FALLS MN 56701-0577	THIEF RIVER FALLS MN 56701-1902

(P)AFFINITY PLUS FEDERAL CREDIT UNION	EXCLUDE	
ATTN BANKRUPTCY DEPARTMENT	(D) (P)AFFINITY PLUS FEDERAL CREDIT UNION	ALLY BANK
175 W LAFAYETTE FRONTAGE ROAD	ATTN BANKRUPTCY DEPARTMENT	AIS PORTFOLIO SERVICES LLC
SAINT PAUL MN 55107-1420	175 W LAFAYETTE FRONTAGE ROAD	4515 N SANTA FE AVE DEPT APS
	SAINT PAUL MN 55107 1420	OKLAHOMA CITY OK 73118-7901

ALLY FINANCIAL INC	ALLY FINANCIAL INC	AMERICAN EXPRESS NATIONAL BANK AENB
ATTN BANKRUPTCY	PO BOX 380901	CO KATIE E HANKARD
500 WOODWARD AVE	BLOOMINGTON MN 55438-0901	ZWICKER AND ASSOCIATES PC
DETROIT MI 48226-3416		ATTORNEYSAGENTS FOR CREDITOR
		PO BOX 9043
		ANDOVER MA 01810-0943

AMERICAN EXPRESS NATIONAL BANK AENB	AMEX	AMEX
CO ZWICKER AND ASSOCIATES PC	CORRESPONDENCEBANKRUPTCY	PO BOX 981537
ATTORNEYSAGENTS FOR CREDITOR	PO BOX 981540	EL PASO TX 79998-1537
PO BOX 9043	EL PASO TX 79998-1540	
ANDOVER MA 01810-0943		

ANDREW A GREEN	ATLANTIC SPECIALTY INSURANCE COMPANY	ATLANTIC SPECIALTY INSURANCE COMPANY
HALPERN COTTRELL GREEN PA	605 HIGHWAY 169 NORTH SUITE 800	CO GREGERSON ROSOW JOHNSON NILAN I
2287 WATERS DR	MINNEAPOLIS MN 55441-6533	100 WASHINGTON AVENUE SOUTH SUITE 1550
MENDOTA HEIGHTS MN 55120-1363		MINNEAPOLIS MN 55401-2154

BANK OF NORTH DAKOTA	BANK OF NORTH DAKOTA	BENJAMIN M SCHEEL
ATTN BANKRUPTCY	PO BOX 5509	100 WASHINGTON AVE SOUTH
PO BOX 5509	BISMARCK ND 58506-5509	SUITE 1550
BISMARCK ND 58506-5509		MINNEAPOLIS MN 55401-2154

BILL ME LATER	BLUE CROSS BLUE SHIELD	BORDER BANK
2211 N 1ST ST	PO BOX 64560	9950 FOLEY BLVD NW
ELOY AZ 85131	SAINT PAUL MN 55164-0560	COON RAPIDS MN 55433-5203

BORDER BANK
PO BOX 280
GREENBUSH MN 56726-0280

BORDER BANK
PO BOX 69
BADGER MN 56714-0069

BRADY MARTZ
100 3RD ST E
THIEF RIVER FALLS MN 56701-2006

BREDESON OFFICE SUPPLY
215 MAIN AVE N
THIEF RIVER FALLS MN 56701-1903

BRODIN COMFORT SYSTEM
1902 HWY 32 S
THIEF RIVER FALLS MN 56701-4511

BRODIN COMFORT SYSTEMS
PO BOX 270
GRAFTON ND 58237-0270

BROWN JOSEPH
ONE PIERCE PLACE SUITE 700 W
ITASCA IL 60143-1218

CAINE WEINER
338 HARRIS HILL RD STE 206
BUFFALO NY 14221-7470

CAPITAL ONE
ATTN BANKRUPTCY
PO BOX 30285
SALT LAKE CITY UT 84130-0285

CAPITAL ONE
PO BOX 31293
SALT LAKE CITY UT 84131-0293

CAPITAL ONE
PO BOX 71746
PHILADELPHIA PA 19176-1746

CAPITAL ONE AUTO FINANCE
ATTN BANKRUPTCY
7933 PRESTON RD
PLANO TX 75024-2302

CAPITAL ONE AUTO FINANCE
CREDIT
BUREAU DISPUTE
PLANO TX 75025

CAPITAL ONE NA
BY AIS INFOSOURCE LP AS AGENT
PO BOX 71083
CHARLOTTE NC 28272-1083

CENTURY LINK
PO BOX 2961
PHOENIX AZ 85062-2961

(P)CENTURYTEL SERVICE GROUP LLC DBA
CENTURYLINK
931 14TH STREET 9TH FLOOR
DENVER CO 80202-2994

CHRIS MANNING
1211 ARNOLD AVE
THIEF RIVER FALLS MN 56701-1119

CITY OF THIEF RIVER FALLS
PO BOX 528
THIEF RIVER FALLS MN 56701-0528

(P)COLLEGE AVE STUDENT LOANS
233 N KING STREET
SUITE 400
WILMINGTON DE 19801-2545

COLLEGE AVE STUDENT LOANS
CAROL STREAM IL 60197

CONSTRUCTION SUPPLY
2410 5TH AVE N
FARGO ND 58102-4022

CREDIT SERVICE INTERNATIONAL
630 S GREEN BAY RD STE 3
NEENAH WI 54956-3190

DAKOTA FIRE
PO BOX 5327
GRAND FORKS ND 58206-5327

DISCOVER BANK
PO BOX 3025
NEW ALBANY OH 43054-3025

DISCOVER FINANCIAL
ATTN BANKRUPTCY
PO BOX 3025
NEW ALBANY OH 43054-3025

DISCOVER FINANCIAL
PO BOX 30939
SALT LAKE CITY UT 84130-0939

FALLS ELECTRIC
720 DAWN AVE
THIEF RIVER FALLS MN 56701-1049

FIFTH THIRD BANK
5050 KINGSLEY DR
CINCINNATI OH 45227-1115

FIFTH THIRD BANK
ATTN BANKRUPTCY MAILDROP RCS83E
1830 E PARIS AVE SE
GRAND RAPIDS MI 49546-8803

(P)FIRST NATIONAL BANK OF OMAHA
1620 DODGE ST
STOP CODE 3113
OMAHA NE 68102-1593

EXCLUDE

~~(D) (P)FIRST NATIONAL BANK OF OMAHA
1620 DODGE ST
STOP CODE 3113
OMAHA NE 68102-1593~~

GARDEN VALLEY
PO BOX 259
ERSKINE MN 56535-0259

GM FINANCIAL
801 CHERRY ST
STE 3600
FORT WORTH TX 76102-6855

GM FINANCIAL
PO BOX 181145
ARLINGTON TX 76096-1145

GREAT AMERICAN FINANCIAL
PO BOX 660831
DALLAS TX 75266-0831

GREENBURG GRANT RICHARDS
5858 WESTHEIMER STE 500
HOUSTON TX 77057-5645

HANMI BANK
CO HEMAR ROUSSO HEALD LLP
ATTN SANDRA I TIBERI
15910 VENTURA BLVD 12TH FLOOR
ENCINO CA 91436-2813

HANMI BANK
15910 VENTURA BLVD
ENCINO CA 91436-2802

HANSON CONSTRUCTION OF THIEF RIVER
FALLS
16210 150TH ST NE
THIEF RIVER FALLS MN 56701-8473

HARBOTT KNUTSON LARSON
PO BOX 457
BIG SKY MT 59716-0457

HUBERTS OUTDOOR POWER
17269 US HWY 59 NE
THIEF RIVER FALLS MN 56701-8545

IC SYSTEMS
PO BOX 64378
SAINT PAUL MN 55164-0378

IDEAL CREDIT UNION
8499 TAMARACK RD
WOODBURY MN 55125-9201

INTERNAL AUDITING SERVICE
PO BOX 132
LAKE PARK MN 56554-0132

INTERNAL REVENUE SERVICE
PO BOX 7346
PHILADELPHIA PA 19101-7346

JOHN D SCHROEDER
ZIMNEY FOSTER PC
3100 S COLUMBIA ROAD STE 200
GRAND FORKS ND 58201-6062

KENNELLY
1213 NP AVE SUITE 301
FARGO ND 58102-4798

KNOX RE INC
16210 150TH ST NE
THIEF RIVER FALLS MN 56701-8473

UNDELIVERABLE

LM SUPPLY
PO BOX 557440280

LEE PLUMBING
1430 MAIN AVE N
THIEF RIVER FALLS MN 56701-1142

LESS SANITATION
PO BOX 757
THIEF RIVER FALLS MN 56701-0757

LINCOLN AUTOMOTIVE FINANCE
ATTN BANKRUTCY
PO BOX 542000
OMAHA NE 68154-8000

LINCOLN AUTOMOTIVE FINANCE
PO BOX 542000
OMAHA NE 68154-8000

MN ENERGY
PO BOX 6040
CAROL STREAM IL 60197-6040

USPS FIRST CLASS MAILING RECIPIENTS

Parties with names struck through or labeled (U)/FCF SERVICE were not served via First Class USPS Mail Service.

~~EXCLUDE~~

MARSHALL CTY TREASURER
208 EAST COLVIN AVE STE 12
WARREN MN 56762-1692

~~(U)MID AMERICA STEEL INC~~

MINNESOTA DEPARTMENT OF REVENUE
PO BOX 64649
SAINT PAUL MN 55164-0649

MINNESOTA REVENUE
PO BOX 64447 BKY
ST PAUL MN 55164-0447

MINNESOTA UNEMPLOYMENT INS
PO BOX 4629
SAINT PAUL MN 55101-4629

NORTHDALE OIL
3000 HEARTLAND DR
GRAND FORKS ND 58201-3310

OTIS ELEVATOR CO
PO BOX 73579
CHICAGO IL 60673-7579

PAINT AND GLASS INTERIORS INC
324 HORACE AVE N
THIEF RIVER FALLS MN 56701-2027

PENNINGTON CTY TREASURER
PO BOX 616
THIEF RIVER FALLS MN 56701-0616

PETERSON LUMBER
PO BOX 678
THIEF RIVER FALLS MN 56701-0678

PETERSON LUMBER OF THIEF RIVER FALLS
INC
HALPERN COTTRELL GREEN PA
2287 WATERS DR
MENDOTA HEIGHTS MN 55120-1363

PREMIUM WATERS
PO BOX 9128
MINNEAPOLIS MN 55480-9128

RCB COLLECTIONS
PO BOX 706
HIBBING MN 55746-0706

RAUSCH MILLIKEN
PO BOX 8390
METAIRIE LA 70011-8390

RED LAKE ELECTRIC
PO BOX 430
RED LAKE FALLS MN 56750-0430

RYAN W AMES
ZIMNEY FOSTER PC
3100 S COLUMBIA ROAD STE 200
GRAND FORKS ND 58201-6062

SANTANDER CONSUMER USA INC
ATTN BANKRUPTCY
PO BOX 961245
FORT WORTH TX 76161-0244

SANTANDER CONSUMER USA INC
PO BOX 961211
FORT WORTH TX 76161-0211

STONE SAUNDERS
1391 W 5TH AVE STE 226
COLUMBUS OH 43212-2902

SWS CREDIT SERVICES IN
PO BOX 270
GRAFTON ND 58237-0270

SYNCBPAYPAL
ATTN BANKRUPTCY
PO BOX 965060
ORLANDO FL 32896-5060

SYNCBPAYPAL
PO BOX 71727
PHILADELPHIA PA 19176-1727

SYNCHRONY BANKJCPENNEY
ATTN BANKRUPTCY
PO BOX 965060
ORLANDO FL 32896-5060

SYNCHRONY BANKJCPENNEY
PO BOX 71729
PHILADELPHIA PA 19176-1729

TD AUTO FINANCE
ATTN BANKRUPTCY
PO BOX 9223
FARMINGTON HILLS MI 48333-9223

TD AUTO FINANCE
PO BOX 9223
FARMINGTON MI 48333-9223

TD RETAIL CARD CUB CADET
ATTN BANKRUPTCY
PO BOX 100114
COLUMBIA SC 29202-3114

USPS FIRST CLASS MAILING RECIPIENTS

Parties with names struck through or labeled CN/FCF SERVICE were not served via First Class USPS Mail Service.

UNDELIVERABLE

TD RETAIL CARDCUB CADET
COLUMBIA SC 29202

THE STARK AGENCY
ATTN BANKRUPTCY
PO BOX 45710
MADISON WI 53744-5710

THE STARK COLLECTION A
402 GAMMON PL
STE 240
MADISON WI 53719-1074

THIEF RIVER FORD
802 3RD ST W
THIEF RIVER FALLS MN 56701-1803

US SMALL BUSINESS ADMINISTRATION
2 NORTH STREET SUITE 320
BIRMINGHAM AL 35203

UNITED EMPLOYEES CU
430 BRIDGE AVE
ALBERT LEA MN 56007-2953

VELDE MOORE
1118 BROADWAY
ALEXANDRIA MN 56308-2530

VERIDIAN
1827 ANSBOROUGH AVE
WATERLOO IA 50701-3629

VERIDIAN CREDIT UNION
1827 ANSBOROUGH AVE
WATERLOO IA 50701-3629

VERIDIAN CREDIT UNION
402 GAMMON PL
STE 240
MADISON WI 53719-1074

(P)VERIDIAN CREDIT UNION
P O BOX 6000
WATERLOO IA 50704-6000

VERIZON
BY AMERICAN INFOSOURCE AS AGENT
PO BOX 4457
HOUSTON TX 77210-4457

WAGONER FALCON
100 S 5TH ST 800
MINNEAPOLIS MN 55402-5357

WELLS FARGO DEALER SERVICES
ATTN BANKRUPTCY
1100 CORPORATE CENTER DR
RALEIGH NC 27607-5066

WELLS FARGO DEALER SERVICES
PO BOX 71092
CHARLOTTE NC 28272-1092

WELLS FARGO HOME MORTGAGE
ATTN BANKRUPTCY DEPT
PO BOX 10335
DES MOINES IA 50306-0335

WELLS FARGO HOME MORTGAGE
PO BOX 10335
DES MOINES IA 50306-0335

WIDSETH
216 S MAIN ST
CROOKSTON MN 56716-1939

ZWICKER ASSOCIATES PC
80 MINUTEMAN RD
ANDOVER MA 01810-1008

~~EXCLUDE~~
~~GENE W DOELING~~
~~BANKRUPTCY TRUSTEE~~
~~3420 INTERSTATE BLVD S~~
~~PO BOX 9231~~
~~FARGO ND 58106 9231~~

KATHRYN BROOKE HANSON
10160 CONCORD DRIVE
WEST FARGO ND 58078

DEBTOR

MARCUS WAYNE HANSON
10160 CONCORD DRIVE
WEST FARGO ND 58078

~~EXCLUDE~~
~~MAURICE VERSTANDIG~~
~~THE DAKOTA BANKRUPTCY FIRM~~
~~1630 1ST AVENUE N~~
~~SUITE B PMB 24~~
~~FARGO ND 58102 4246~~

ROBERT B RASCHKE
ASSISTANT US TRUSTEE
SUITE 1015 US COURTHOUSE
300 SOUTH FOURTH STREET
MINNEAPOLIS MN 55415-1320